WHAT IS CLAIMED IS:

- A coupon booklet for use by a customer at a number of stores, said booklet comprising:
 - a front cover and a back cover having a common edge;
 - a number of pages each coupled to said common edge;
 - a listing of a plurality of items entitled to discounts; and
 - a single bar code identifying said plurality of items;

wherein said front and back covers and said number of pages are coupled to said common edge such that said front and back cover and said number of pages are openable and closeable in a book-like manner.

- The booklet according to claim 1, further comprising a table of contents which identifies types of items set forth in said listing.
- The booklet according to claim 1, wherein said listing is arranged in index form.
- The booklet according to claim 3, wherein said index form includes having said plurality of items arranged alphabetically.
- The booklet according to claim 3, wherein said index form includes having said plurality of items arranged according to food or product groups.
- The booklet according to claim 5, wherein each group includes subheadings arranged according to a brand of a respective item or items.
- The booklet according to claim 6, wherein said sub-headings of each brand is further sub-divided by item.

- The booklet according to claim 4, wherein an indicator of a respective group is provided adjacent to the respective group.
- The booklet according to claim 3, wherein said index form includes having said plurality of items arranged according to price.
- The booklet according to claim 3, wherein said index form includes having said plurality of items arranged according to manufacturers.
- 11. The booklet according to claim 3, wherein said listing arranged in said index form indicates a credit for each item which is receivable upon purchase thereof and wherein said credit is applicable to a future transaction unrelated to a present transaction.
- The booklet according to claim 11, wherein said credit is applied to any of a number of accounts of said customer.
- The booklet according to claim 11, wherein one of said accounts is a holiday savings account.
- The booklet according to claim 12, wherein one of said accounts is a vacation savings account.
- 15. The booklet according to claim 11, wherein one of said accounts is a tuition savings account.
- The booklet according to claim 12, wherein one of said accounts is an interest-bearing account.
 - 17. The booklet according to claim 3, wherein said index form is color-coded.
- 18. The booklet according to claim 3, wherein said index form is color-coded in accordance with a type of said plurality of items.

- 19. The booklet according to claim 3, wherein the index form is color-coded according to a food or product group of said plurality of items.
- 20. The booklet according to claim 3, wherein said index form includes at least one miniature picture of a respective item entitled to a discount which is positioned proximate the listing of said respective item.
- The booklet according to claim 3, wherein sub-headings of said index form are segregated by lateral dividing lines.
- 22. The booklet according to claim 21, wherein said lateral dividing lines are variably spaced forming variable-sized portions therebetween in accordance with a number of items indexed between adjacent lateral dividing lines.
- 23. The booklet according to claim 1, wherein said booklet is rectangular in shape.
- 24. The booklet according to claim 23, wherein said common edge comprises a spine for binding said front and back covers with said pages.
- 25. The booklet according to claim 23, wherein said booklet has dimensions of approximately 3.5 inches by 6 inches.
- The booklet according to claim 1, further comprising areas for advertisements.
- The booklet according to claim 1, wherein said single universal product code is formed on said back cover.
- 28. The booklet according to claim 1, wherein a date indicating a time period in which said booklet is effective is on said front cover.

- 29. The booklet according to claim 3, wherein said index form is arranged by type at the top edge of each page.
- 30. The booklet according to claim 29, wherein said type includes one or more types including groceries, appliances, cameras, film and cookware.
 - 31. The booklet according to claim 29, wherein said types are color-coded.
- 32. The booklet according to claim 3, further comprising advertisements in the form of coupons emphasizing a particular item entitled to the discount indicated in said listing arranged in said index form.
- 33. The booklet according to claim 1, further comprising tab means formed along an edge of said booklet for extending said booklet in a particular direction.
- 34. The booklet according to claim 33, wherein said tab means is detachably coupled to said front and back covers along said edge when said booklet is in a closed arrangement such that said booklet is openable when said tab means is detached from said edge.
- The booklet according to claim 33, wherein said tab means includes advertising means for distinguishing said booklet from junk mail.